

**Testimony in support of LD 843, “An Act to Continue Funding for the Health Insurance Consumer Assistance Program.”**

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Good Afternoon, Senator Bailey, Representative Mathieson and members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. My name is James Myall and I am a Senior Policy Analyst at the Maine Center for Economic Policy. I am writing in support of LD 843, “An Act to Continue Funding for the Health Insurance Consumer Assistance Program.” LD 843 will continue to provide Mainers with access to independent expertise to help them understand their health insurance options and to make the best decisions to get affordable coverage for themselves and their families.

Every year, the Consumer Assistance Program (CAP) provides more than 7,000 Mainers with help, free of charge, to navigate our complicated health care system. This includes help to choose the health insurance plan that works best for them, and help knowing their rights as consumers and patients under Maine law.

The CAP is particularly valuable for Mainers who are shopping for individual insurance, to help them understand which subsidies they may be eligible for under the Affordable Care Act. This includes self-insured Mainers and Mainers who work for small businesses which cannot afford to offer their own insurance plan. What’s more, many Mainers access the ACA marketplace to purchase insurance at moments of transition, including losing a job, having a baby, or moving house. At these times, Mainers can be particularly vulnerable, and benefit most from the help provided by the CAP.

If Mainers are to access health care through a competitive private insurance market, we need to ensure that Mainers are best informed to navigate that private market. Consumer information is not only beneficial for those consumers, but it is key to a well-functioning market, and the CAP helps meet that need. Ensuring that insurers meet their obligations under the law and provide Mainers with the best value for their premiums is an important function of the CAP within the health care market.

Continuing to fund Maine’s Consumer Assistance program will save money for everyday Mainers using our health care system, and it will ensure that the private health insurance market functions well. The relatively small investment in this program provides good value for all of us, and MECEP urges you to vote “ought to pass” on LD 843.